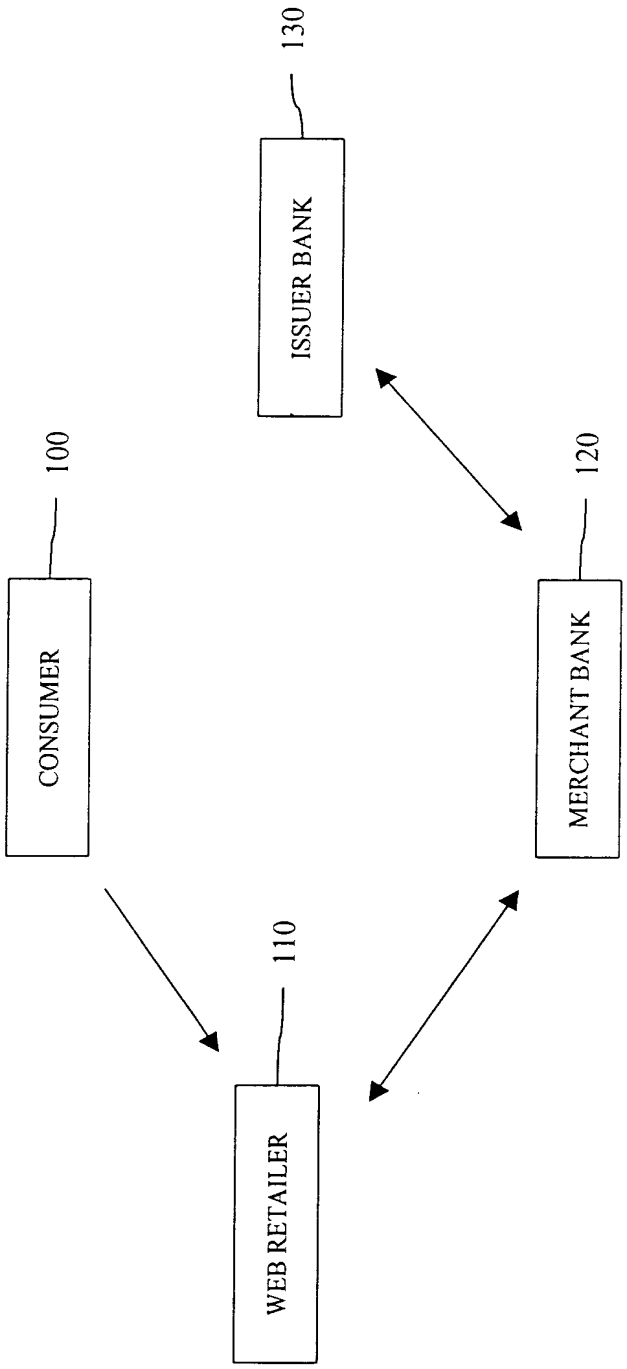

130
ISSUER BANK
100
CONSUMER
120
MERCHANT BANK
110
WEB RETAILER

FIGURE 1

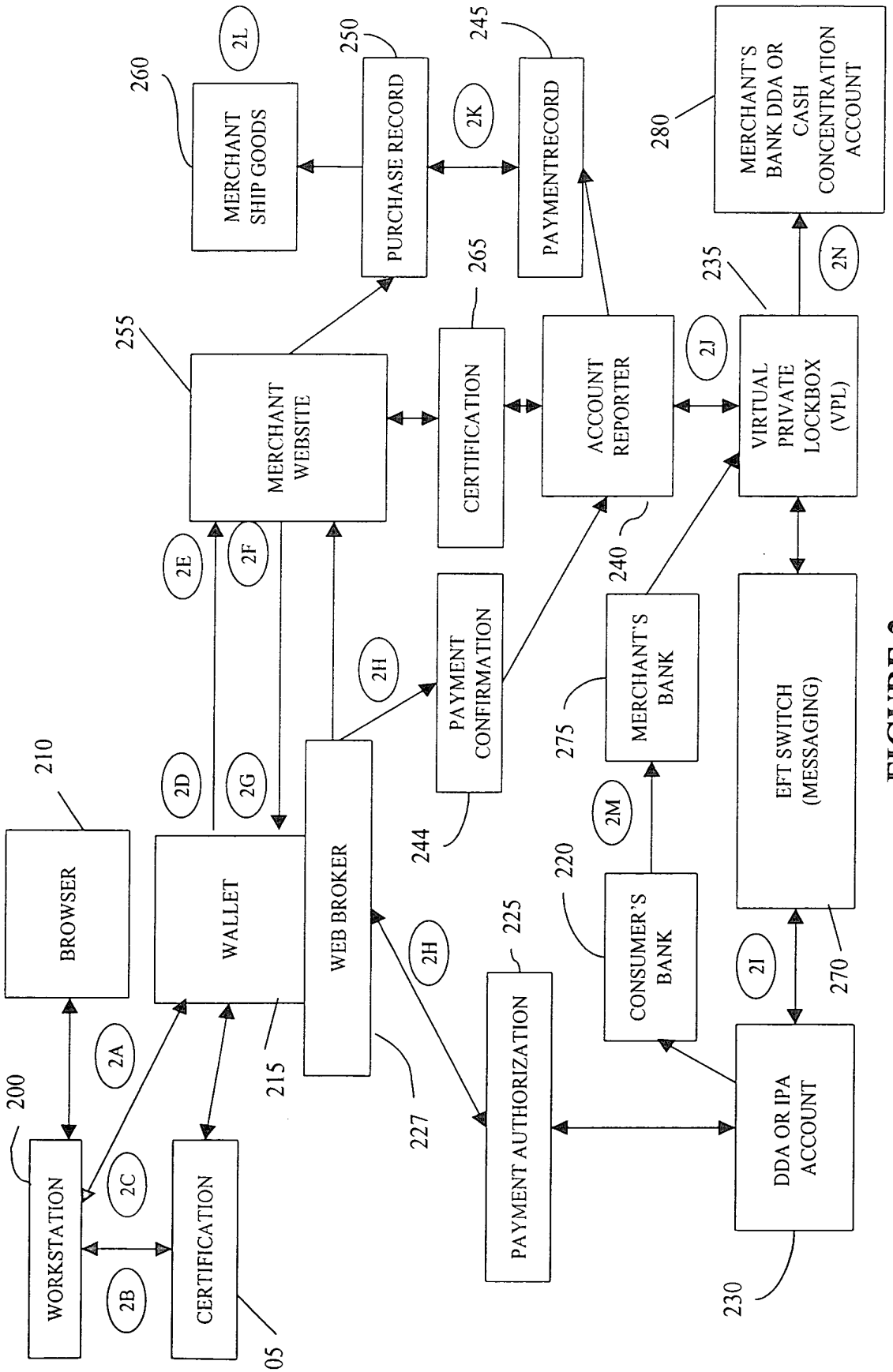

WORKSTATION
200
BROWSER
210
WALLET
215
WEB BROKER
227
CERTIFICATION
05
2A
2B
2C
2D
2E
2F
2G
2H
2H
2I
2J
2K
2L
2M
2N
MERCHANT WEBSITE
255
CERTIFICATION
265
ACCOUNT REPORTER
240
PAYMENT CONFIRMATION
244
PAYMENT AUTHORIZATION
225
CONSUMER'S BANK
220
MERCHANT'S BANK
275
DDA OR IPA ACCOUNT
230
EFT SWITCH (MESSAGING)
270
VIRTUAL PRIVATE LOCKBOX (VPL)
235
MERCHANT SHIP GOODS
260
PURCHASE RECORD
250
PAYMENTRECORD
245
MERCHANT'S BANK DDA OR CASH CONCENTRATION ACCOUNT
280

FIGURE 2

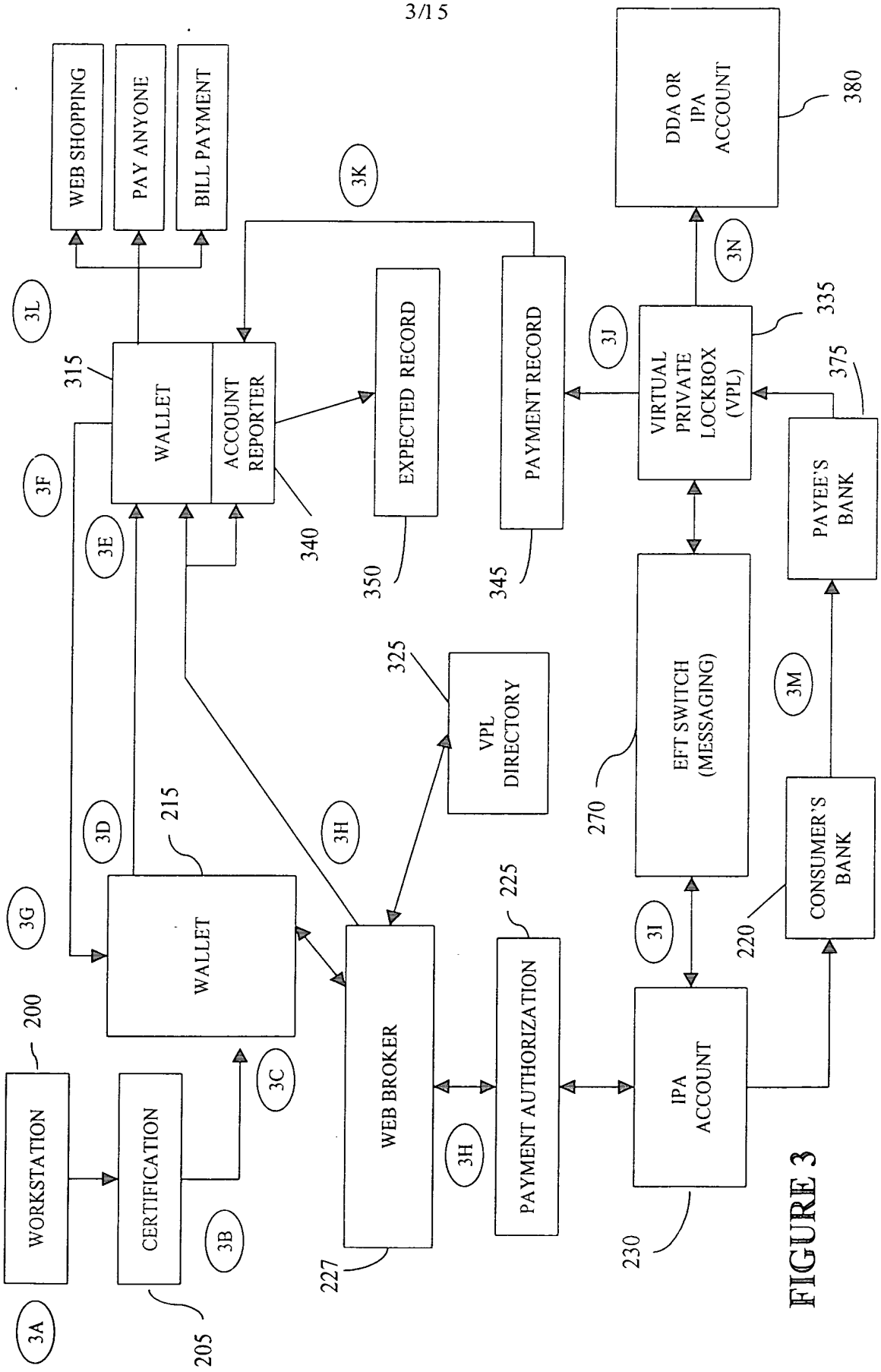

WEB SHOPPING
PAY ANYONE
BILL PAYMENT
DDA OR IPA ACCOUNT
380
3K
3L
315
WALLET
ACCOUNT REPORTER
EXPECTED RECORD
PAYMENT RECORD
3J
VIRTUAL PRIVATE LOCKBOX (VPL)
335
3N
375
3F
3E
340
350
345
PAYEE'S BANK
325
VPL DIRECTORY
EFT SWITCH (MESSAGING)
3M
215
3D
3H
270
3G
WALLET
225
CONSUMER'S BANK
200
3I
220
WEB BROKER
PAYMENT AUTHORIZATION
IPA ACCOUNT
3C
3H
WORKSTATION
CERTIFICATION
3B
227
230
3A
205

FIGURE 3

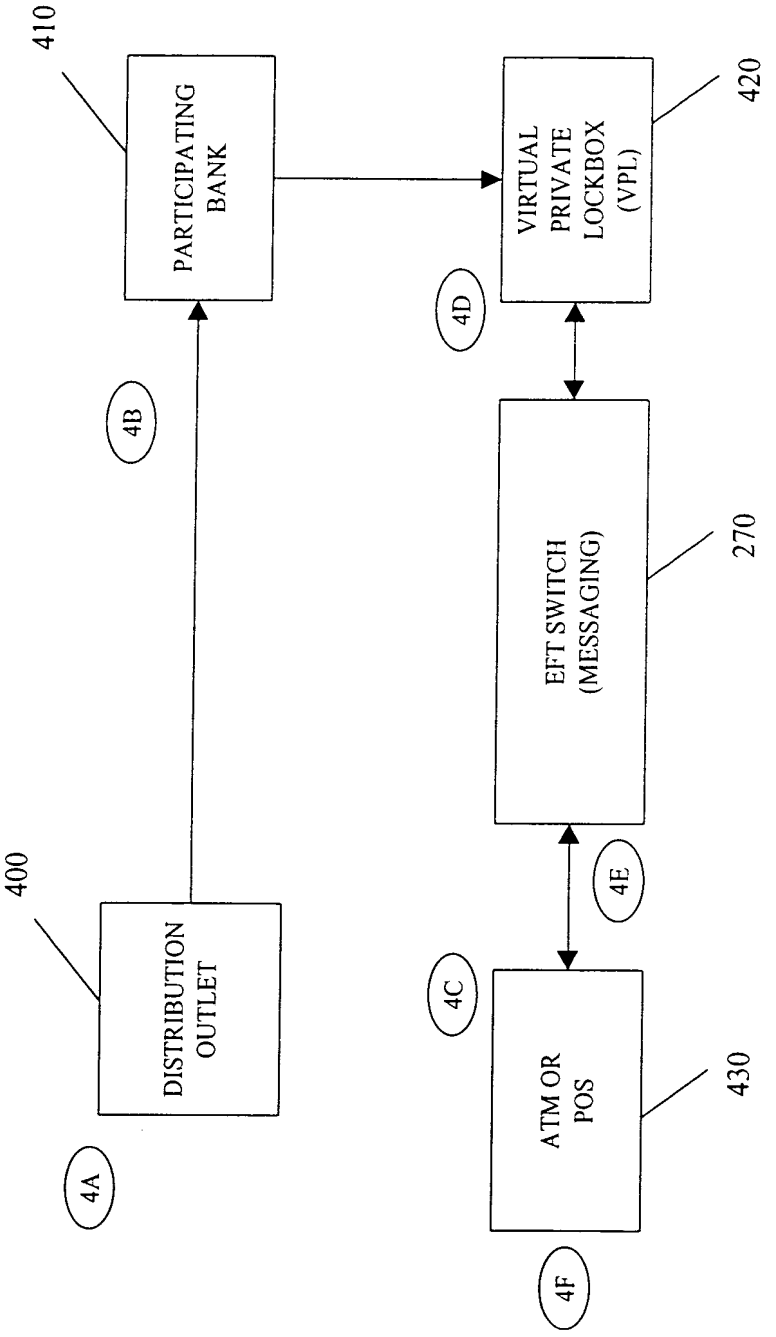
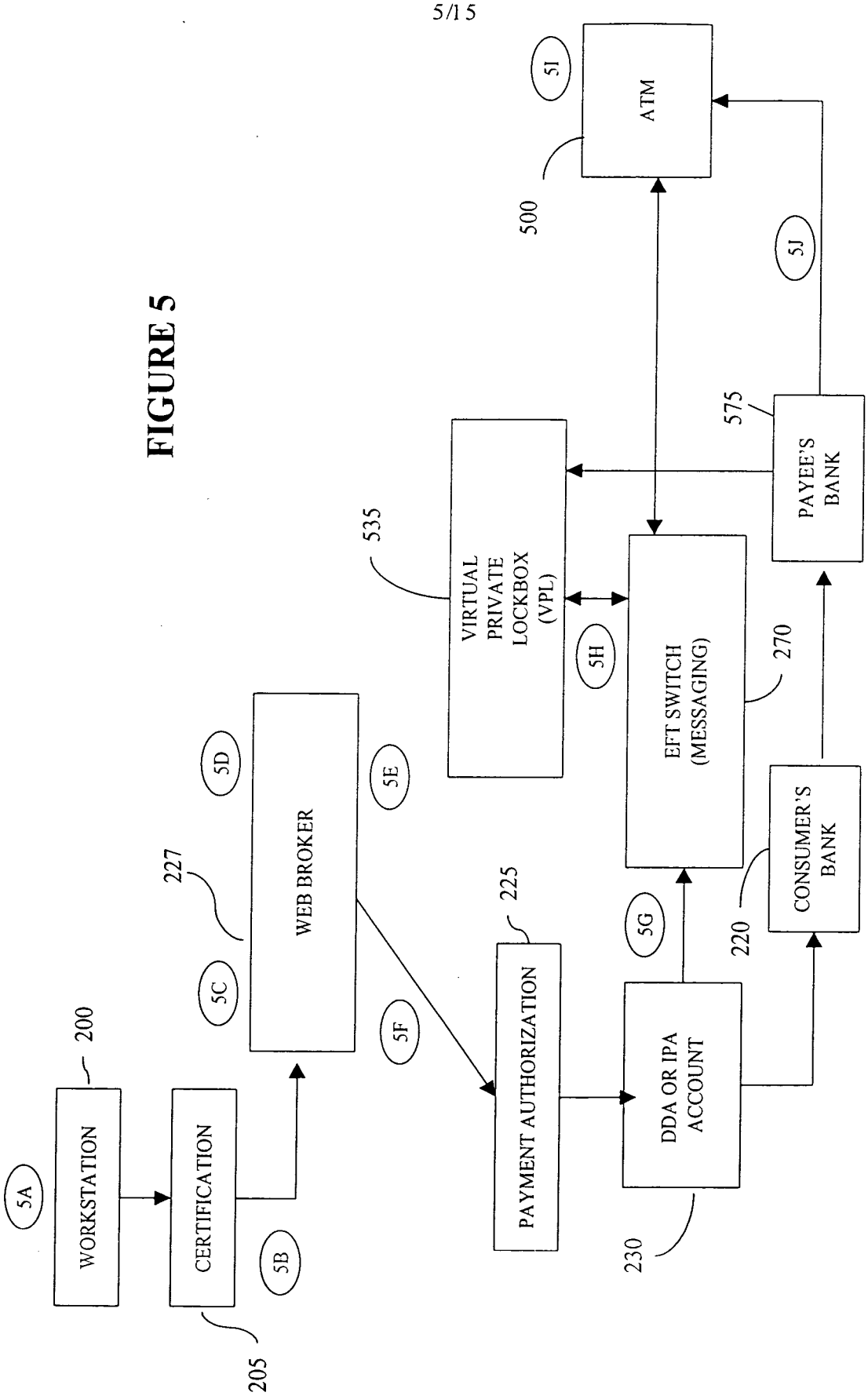

410
PARTICIPATING BANK
420
VIRTUAL PRIVATE LOCKBOX (VPL)
4B
4D
EFT SWITCH (MESSAGING)
270
400
DISTRIBUTION OUTLET
4E
4C
ATM OR POS
430
4A
4F

FIGURE 4

FIGURE 5


5A
WORKSTATION
200
CERTIFICATION
5B
205
5C
227
WEB BROKER
5D
5E
5F
225
PAYMENT AUTHORIZATION
DDA OR IPA ACCOUNT
230
5G
EFT SWITCH (MESSAGING)
270
5H
VIRTUAL PRIVATE LOCKBOX (VPL)
535
500
ATM
5I
5J
575
PAYEE'S BANK
220
CONSUMER'S BANK

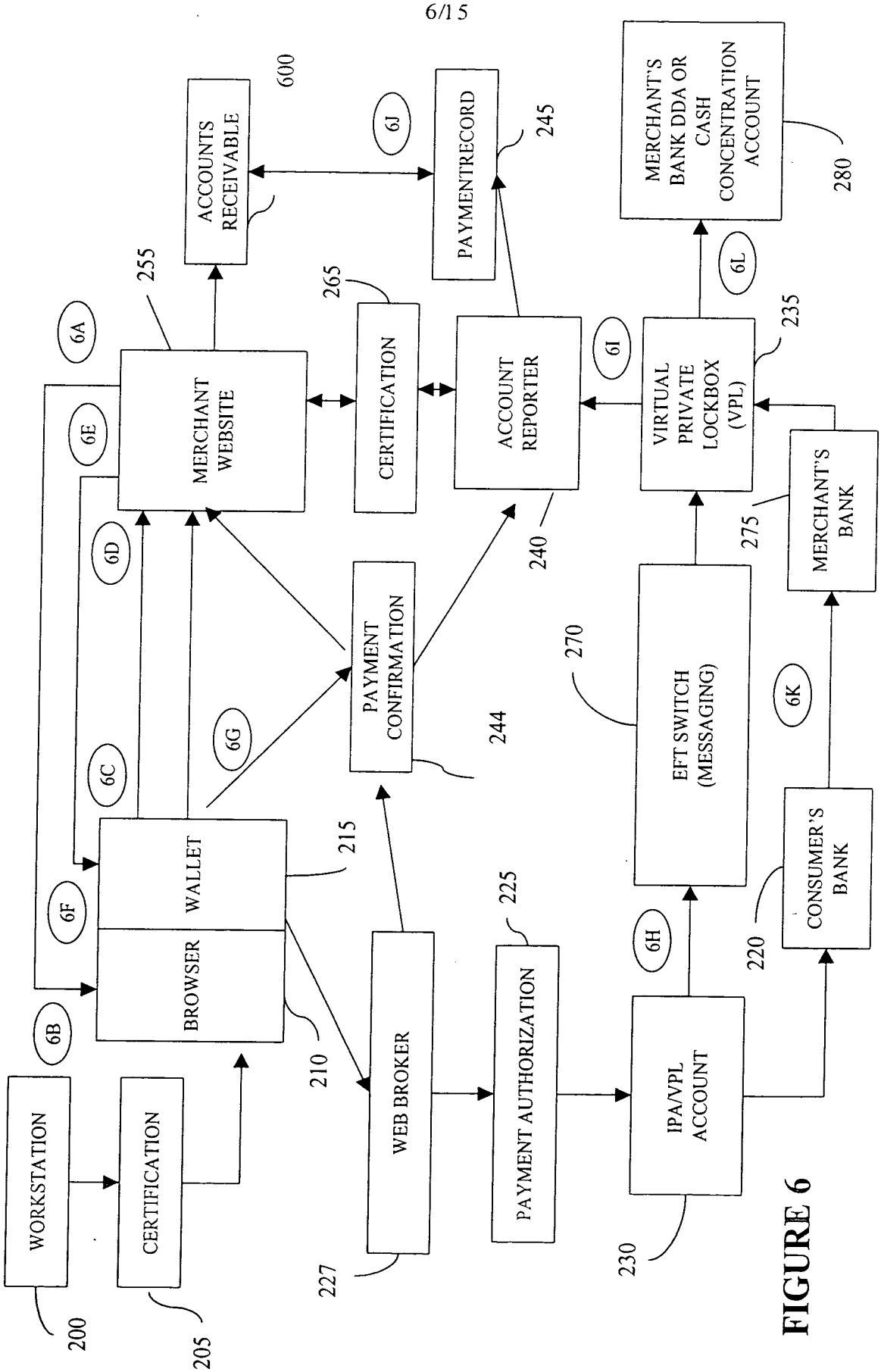

WORKSTATION
200
CERTIFICATION
205
BROWSER
WALLET
210
215
6A
6B
6C
6D
6E
6F
6G
MERCHANT WEBSITE
255
ACCOUNTS RECEIVABLE
600
CERTIFICATION
265
PAYMENT CONFIRMATION
244
WEB BROKER
227
PAYMENT AUTHORIZATION
225
ACCOUNT REPORTER
240
PAYMENTRECORD
245
6J
6I
IPA/VPL ACCOUNT
230
6H
EFT SWITCH (MESSAGING)
270
VIRTUAL PRIVATE LOCKBOX (VPL)
235
6L
MERCHANT'S BANK DDA OR CASH CONCENTRATION ACCOUNT
280
CONSUMER'S BANK
220
6K
MERCHANT'S BANK
275

FIGURE 6

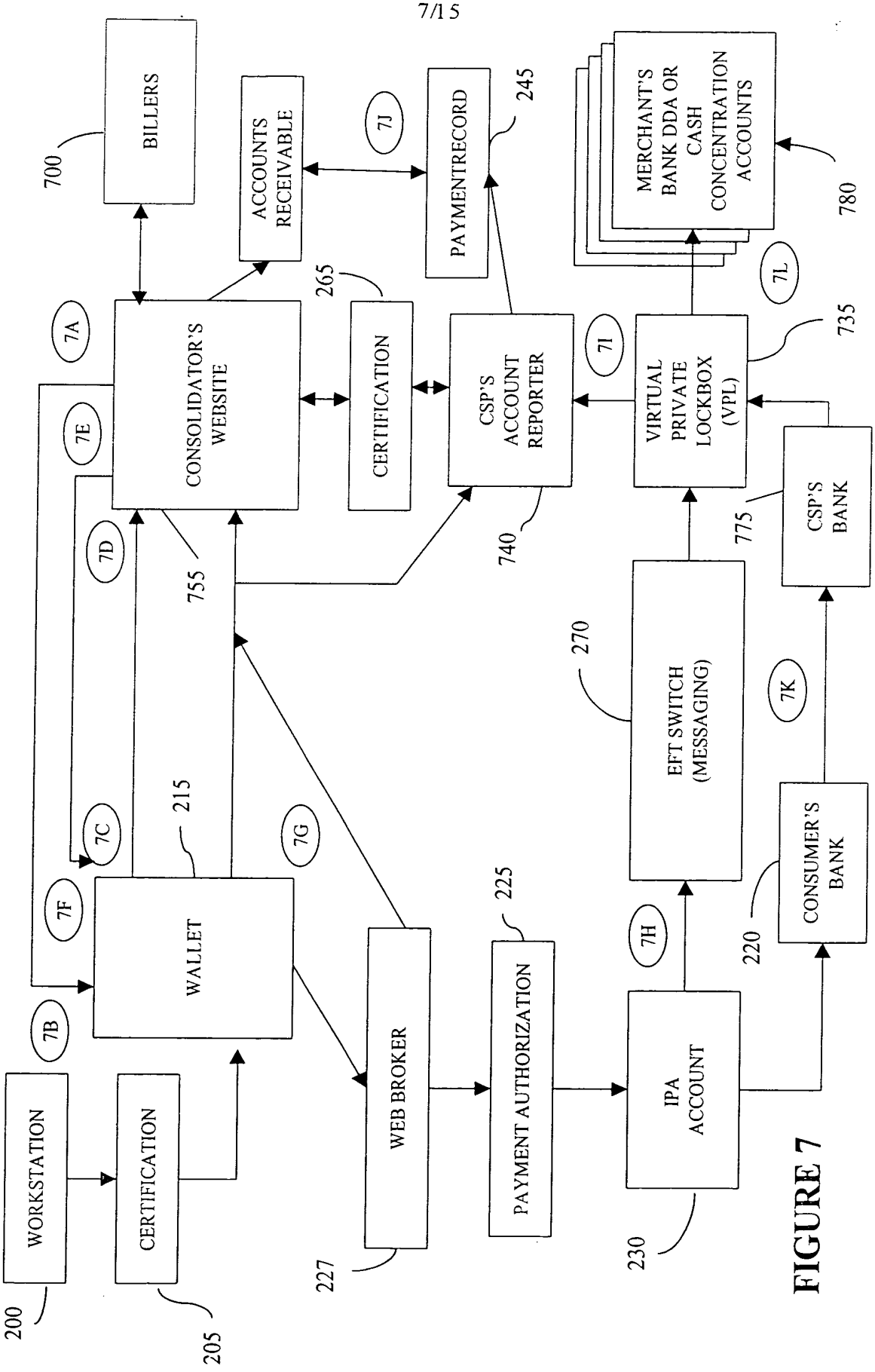

BILLERS
700
ACCOUNTS RECEIVABLE
7J
PAYMENTRECORD
245
MERCHANT'S BANK DDA OR CASH CONCENTRATION ACCOUNTS
780
7A
CONSOLIDATOR'S WEBSITE
265
CERTIFICATION
CSP'S ACCOUNT REPORTER
7I
VIRTUAL PRIVATE LOCKBOX (VPL)
7L
735
7E
7D
755
740
CSP'S BANK
775
7C
215
7G
7F
WALLET
WEB BROKER
225
EFT SWITCH (MESSAGING)
270
7K
7B
7H
CONSUMER'S BANK
220
WORKSTATION
CERTIFICATION
PAYMENT AUTHORIZATION
IPA ACCOUNT
200
205
227
230

FIGURE 7

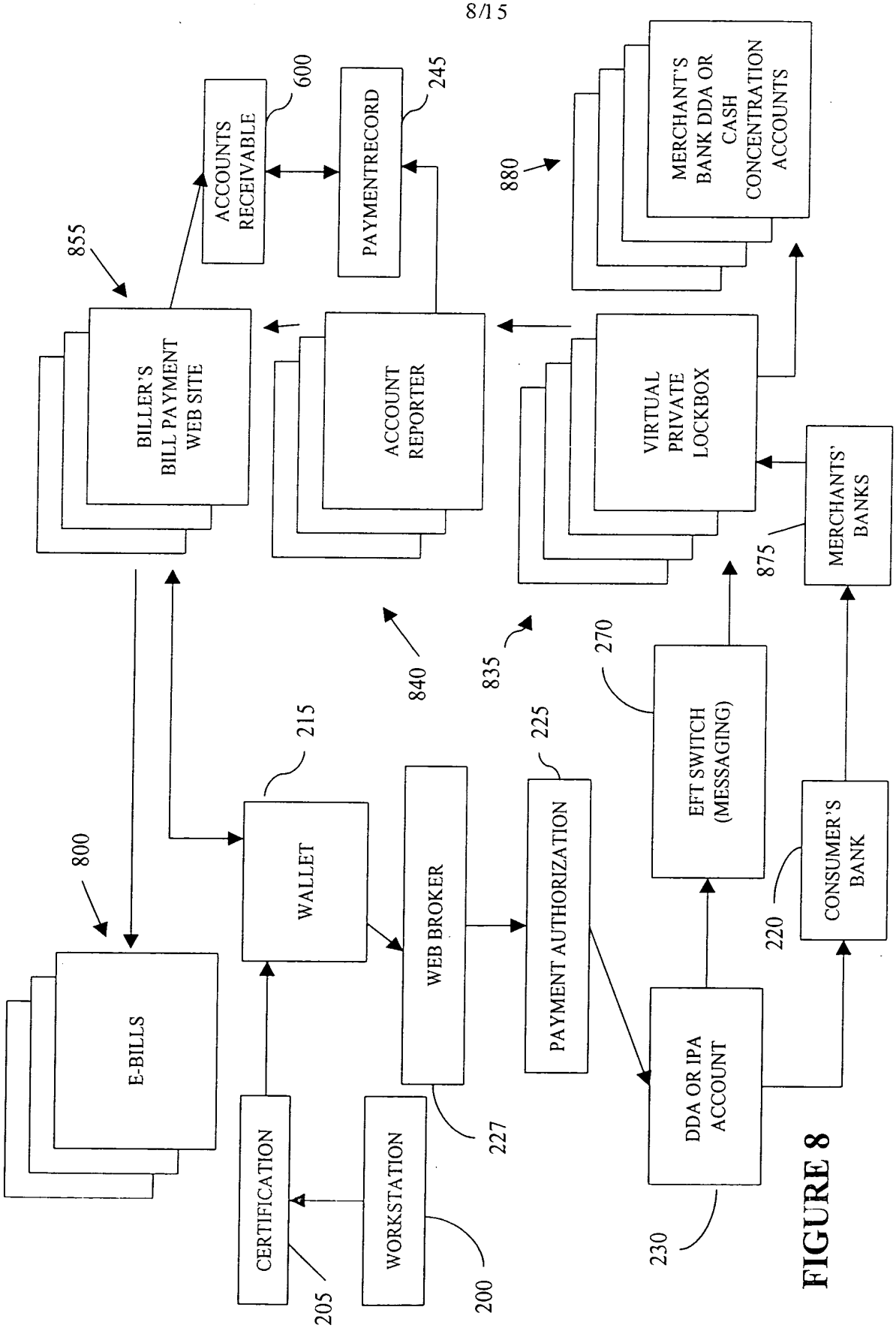

E-BILLS
800
CERTIFICATION
205
WORKSTATION
200
WALLET
215
WEB BROKER
227
PAYMENT AUTHORIZATION
225
DDA OR IPA ACCOUNT
230
EFT SWITCH (MESSAGING)
270
CONSUMER'S BANK
220
MERCHANTS' BANKS
875
VIRTUAL PRIVATE LOCKBOX
835
ACCOUNT REPORTER
840
BILLER'S BILL PAYMENT WEB SITE
855
ACCOUNTS RECEIVABLE
600
PAYMENTRECORD
245
880
MERCHANT'S BANK DDA OR CASH CONCENTRATION ACCOUNTS

FIGURE 8

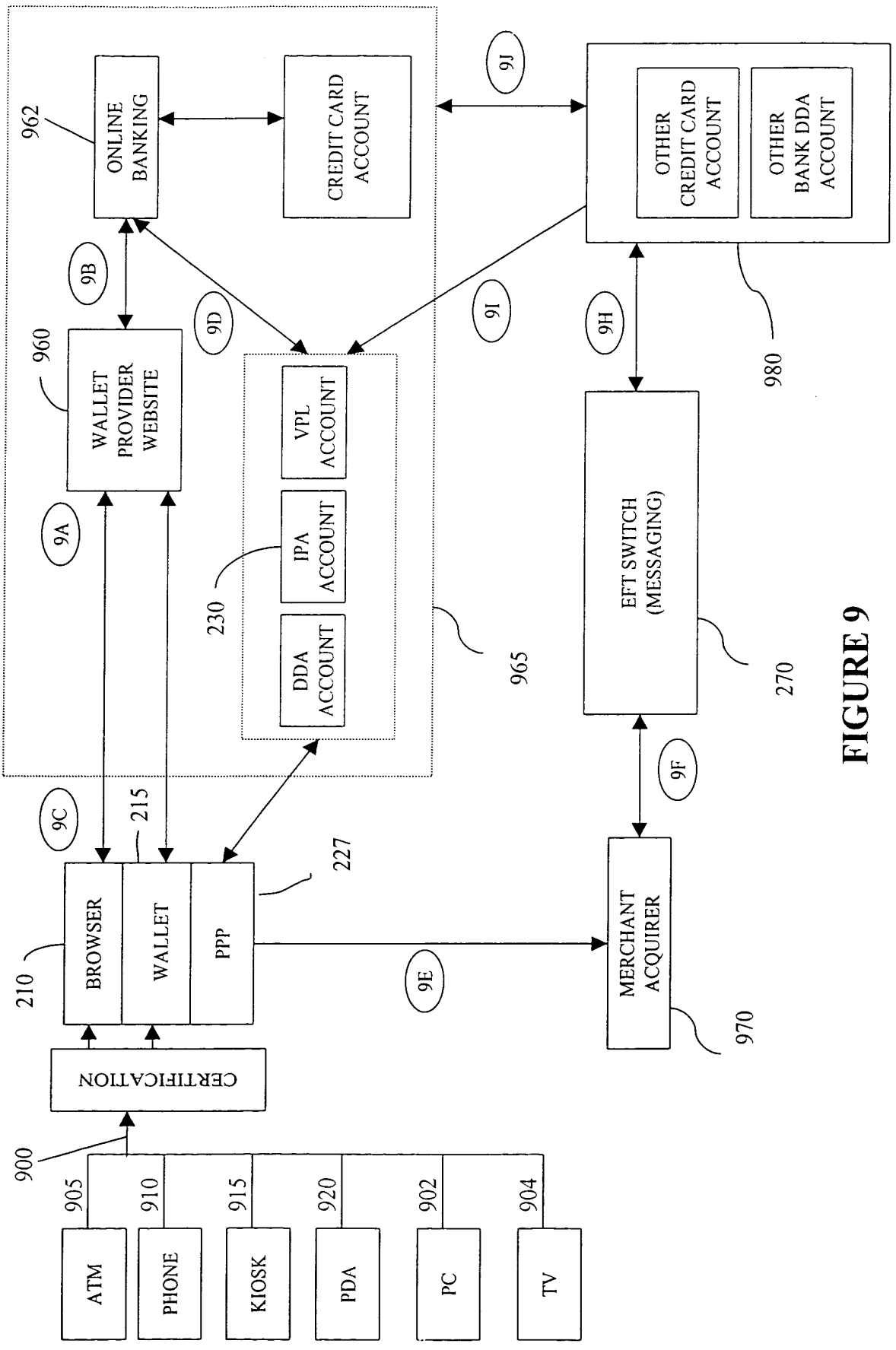

ATM
PHONE
KIOSK
PDA
PC
TV
900
905
910
915
920
902
904
CERTIFICATION
BROWSER
WALLET
PPP
210
215
227
9C
9E
MERCHANT ACQUIRER
970
9F
EFT SWITCH (MESSAGING)
270
9H
980
OTHER CREDIT CARD ACCOUNT
OTHER BANK DDA ACCOUNT
9J
9I
965
VPL ACCOUNT
IPA ACCOUNT
DDA ACCOUNT
230
9D
WALLET PROVIDER WEBSITE
960
9A
9B
ONLINE BANKING
962
CREDIT CARD ACCOUNT

FIGURE 9

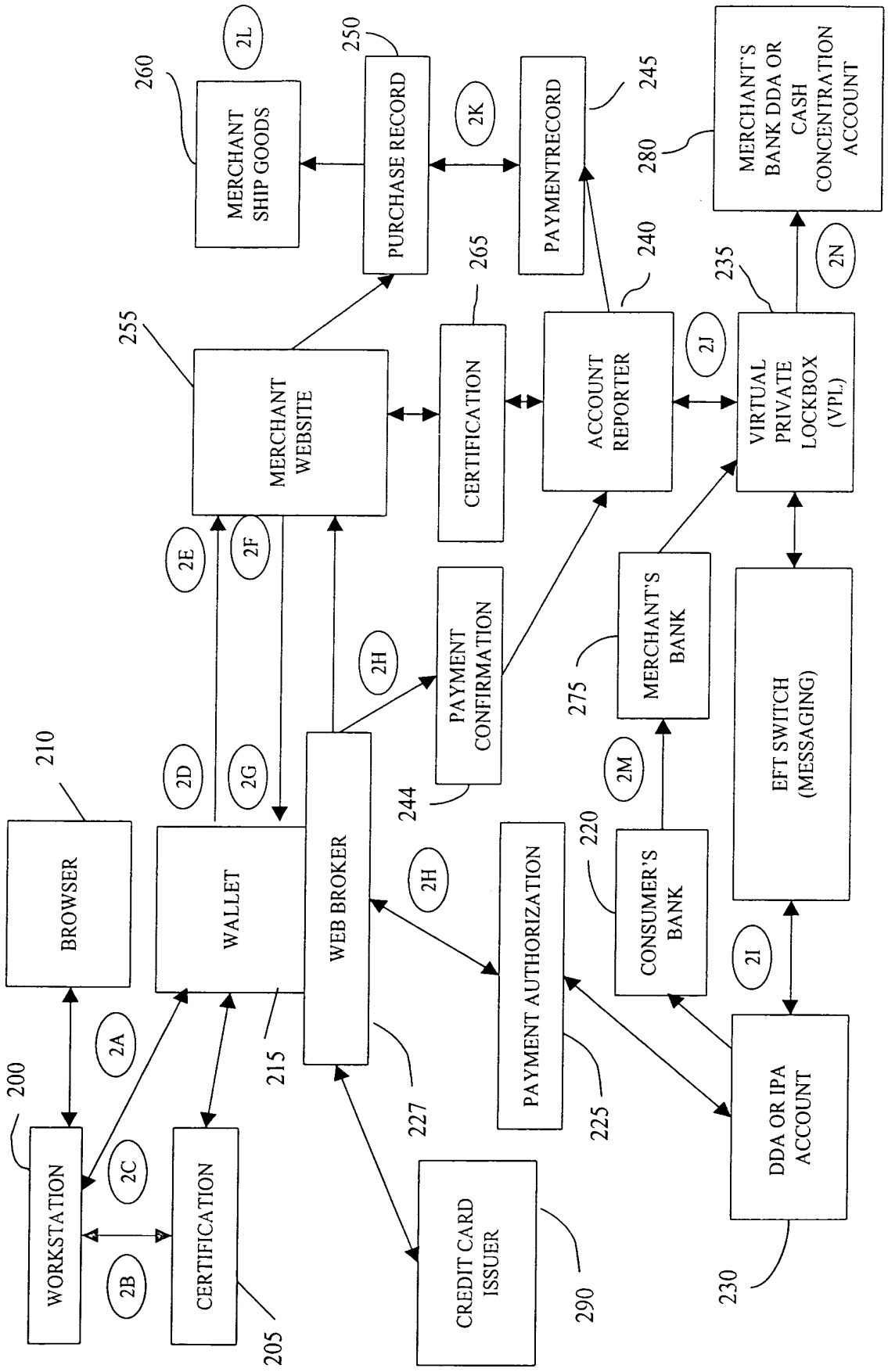

WORKSTATION
200
BROWSER
210
WALLET
CERTIFICATION
205
WEB BROKER
215
CREDIT CARD ISSUER
290
PAYMENT AUTHORIZATION
225
CONSUMER'S BANK
220
DDA OR IPA ACCOUNT
230
EFT SWITCH (MESSAGING)
MERCHANT'S BANK
275
PAYMENT CONFIRMATION
244
MERCHANT WEBSITE
255
CERTIFICATION
265
ACCOUNT REPORTER
240
VIRTUAL PRIVATE LOCKBOX (VPL)
235
MERCHANT'S BANK DDA OR CASH CONCENTRATION ACCOUNT
280
PAYMENTRECORD
245
PURCHASE RECORD
250
MERCHANT SHIP GOODS
260
2A
2B
2C
2D
2E
2F
2G
2H
2H
2I
2J
2K
2L
2M
2N

FIGURE 10

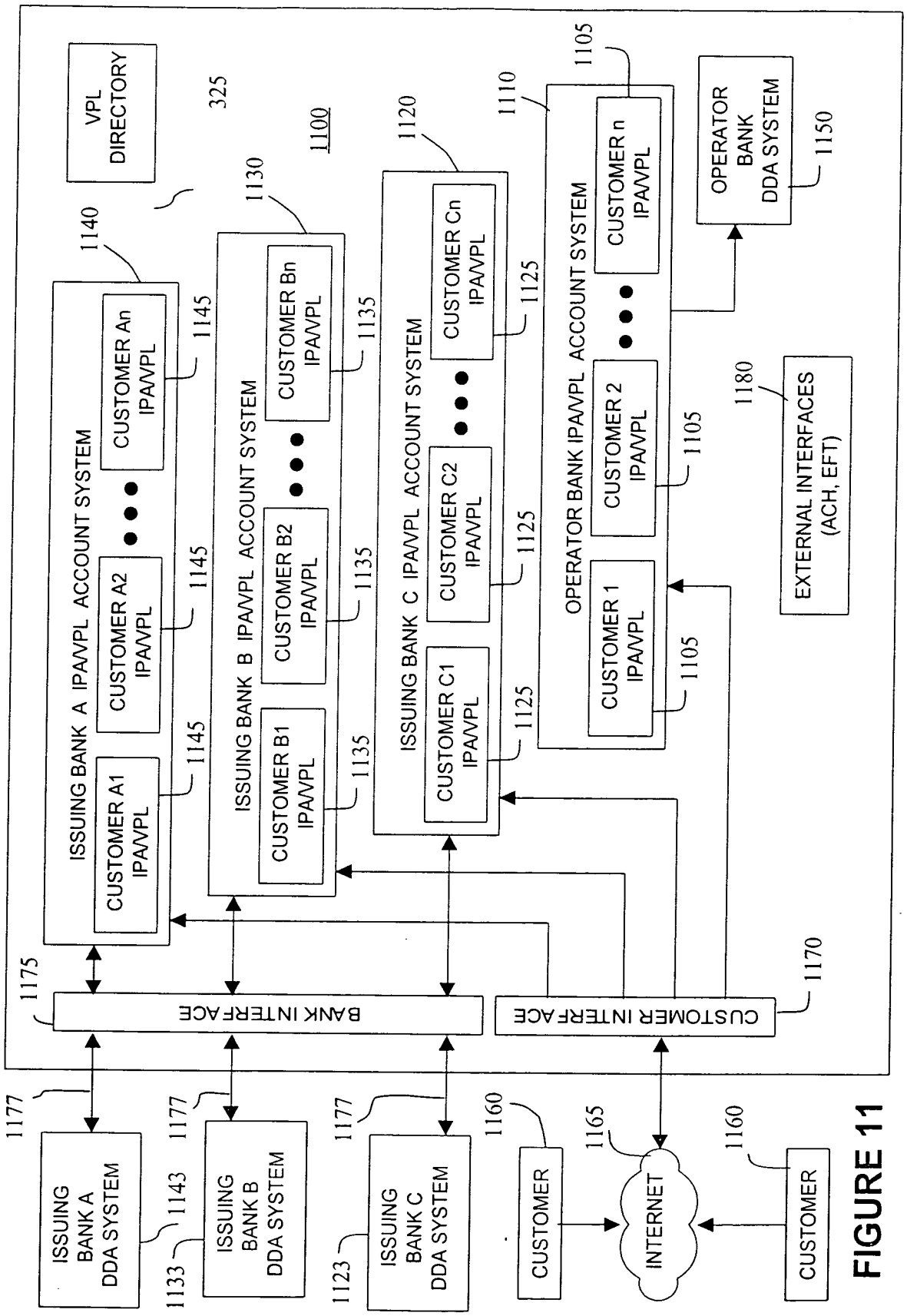

VPL DIRECTORY
325
1100
ISSUING BANK A IPA/VPL ACCOUNT SYSTEM
1140
CUSTOMER A1 IPA/VPL
CUSTOMER A2 IPA/VPL
CUSTOMER An IPA/VPL
1145
ISSUING BANK B IPA/VPL ACCOUNT SYSTEM
1130
CUSTOMER B1 IPA/VPL
CUSTOMER B2 IPA/VPL
CUSTOMER Bn IPA/VPL
1135
ISSUING BANK C IPA/VPL ACCOUNT SYSTEM
1120
CUSTOMER C1 IPA/VPL
CUSTOMER C2 IPA/VPL
CUSTOMER Cn IPA/VPL
1125
OPERATOR BANK IPA/VPL ACCOUNT SYSTEM
1110
1105
CUSTOMER 1 IPA/VPL
CUSTOMER 2 IPA/VPL
CUSTOMER n IPA/VPL
OPERATOR BANK DDA SYSTEM
1150
EXTERNAL INTERFACES (ACH, EFT)
1180
BANK INTERFACE
1175
CUSTOMER INTERFACE
1170
ISSUING BANK A DDA SYSTEM
1177
1143
ISSUING BANK B DDA SYSTEM
1133
ISSUING BANK C DDA SYSTEM
1123
CUSTOMER
1160
INTERNET
1165
CUSTOMER
1160

FIGURE 11

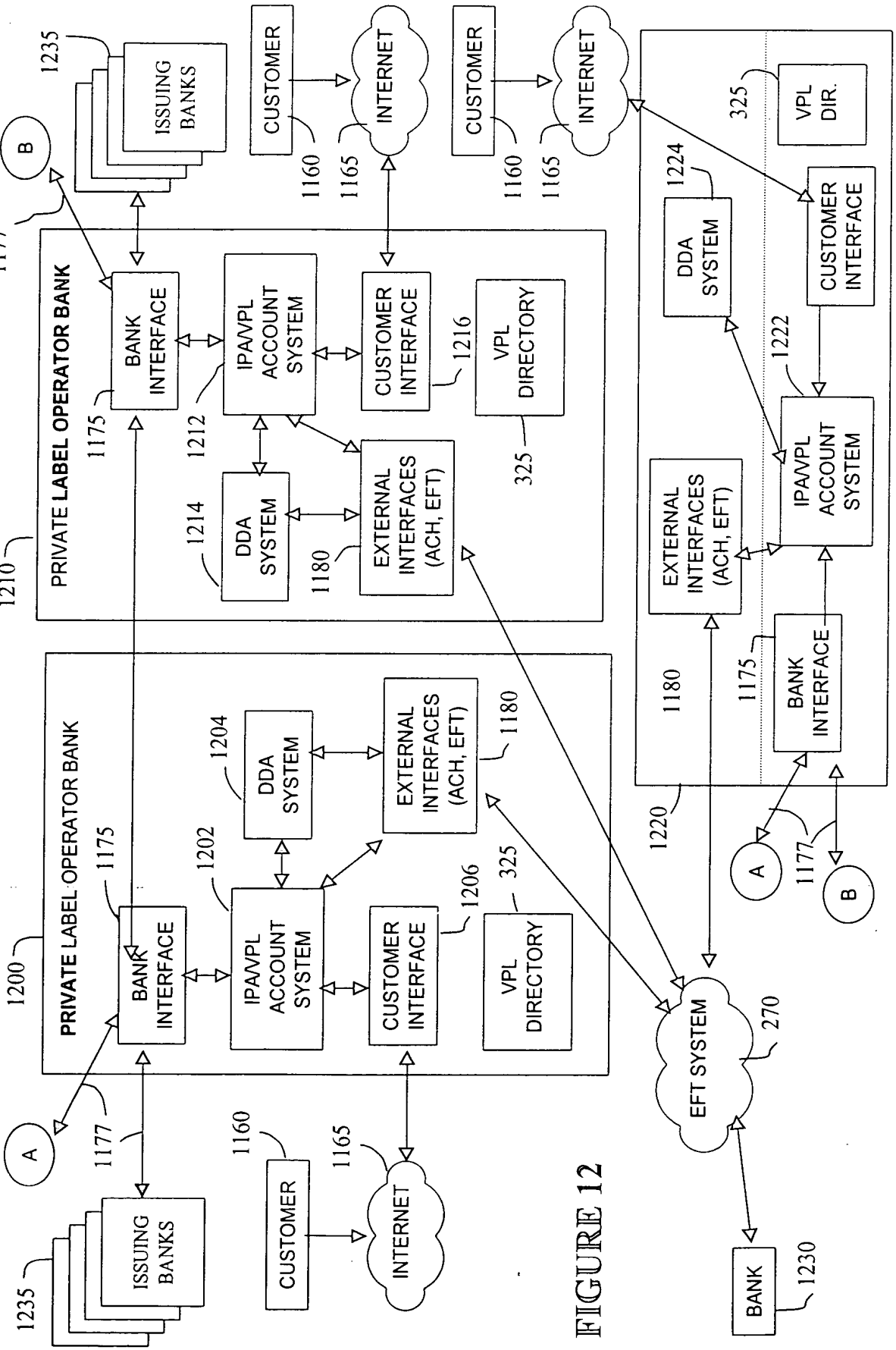

PRIVATE LABEL OPERATOR BANK
1200
BANK INTERFACE
1175
IPA/VPL ACCOUNT SYSTEM
1202
DDA SYSTEM
1204
EXTERNAL INTERFACES (ACH, EFT)
1180
CUSTOMER INTERFACE
1206
VPL DIRECTORY
325
ISSUING BANKS
1235
CUSTOMER
1160
INTERNET
1165
A
1177
PRIVATE LABEL OPERATOR BANK
1210
BANK INTERFACE
1175
IPA/VPL ACCOUNT SYSTEM
1212
DDA SYSTEM
1214
EXTERNAL INTERFACES (ACH, EFT)
1180
CUSTOMER INTERFACE
1216
VPL DIRECTORY
325
ISSUING BANKS
1235
CUSTOMER
1160
INTERNET
1165
B
1177
EFT SYSTEM
270
1220
1180
EXTERNAL INTERFACES (ACH, EFT)
DDA SYSTEM
1224
IPA/VPL ACCOUNT SYSTEM
1222
BANK INTERFACE
1175
CUSTOMER INTERFACE
VPL DIR.
325
A
1177
B
BANK
1230

FIGURE 12

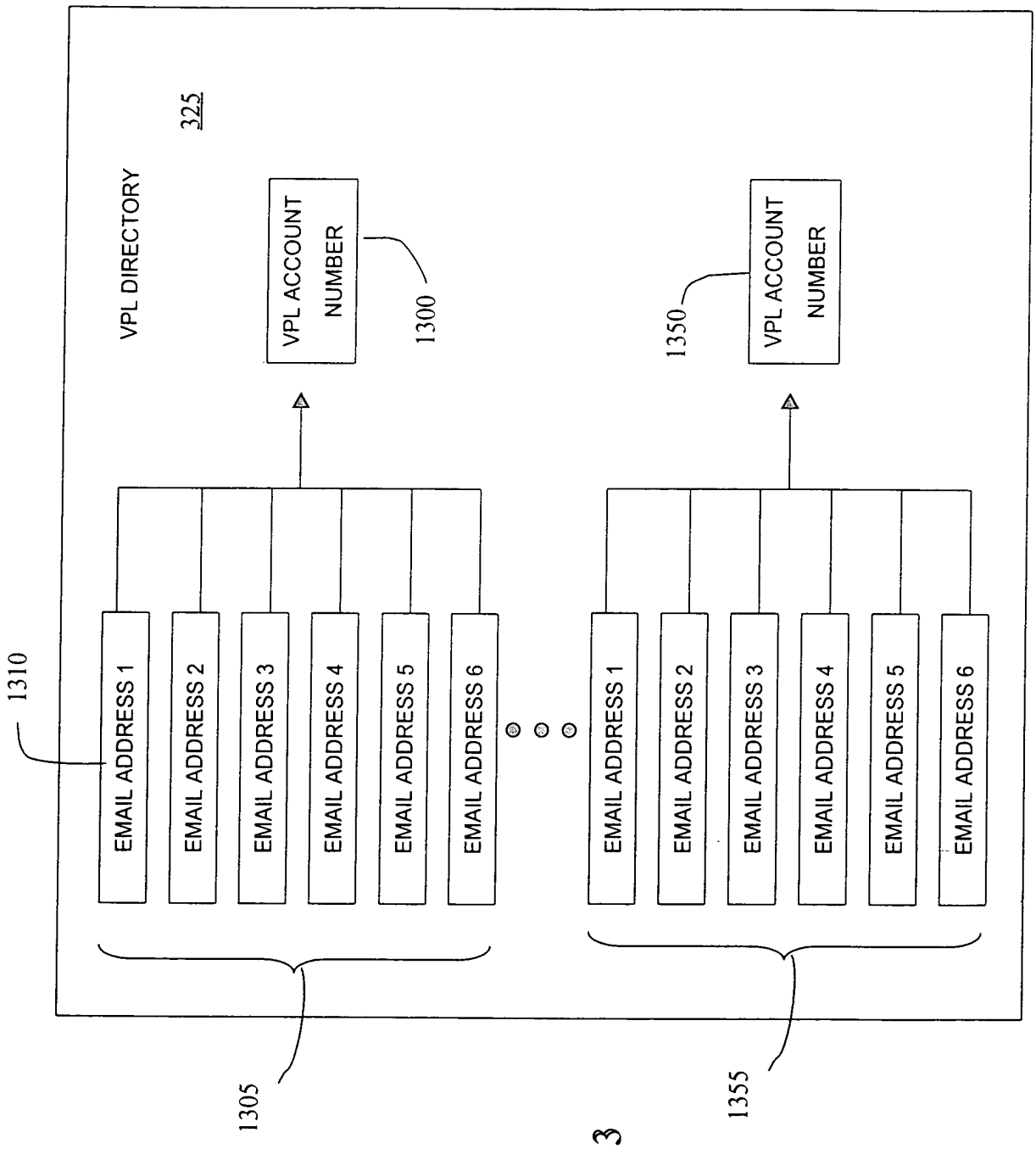

VPL DIRECTORY
325
VPL ACCOUNT NUMBER
1300
VPL ACCOUNT NUMBER
1350
EMAIL ADDRESS 1
EMAIL ADDRESS 2
EMAIL ADDRESS 3
EMAIL ADDRESS 4
EMAIL ADDRESS 5
EMAIL ADDRESS 6
EMAIL ADDRESS 1
EMAIL ADDRESS 2
EMAIL ADDRESS 3
EMAIL ADDRESS 4
EMAIL ADDRESS 5
EMAIL ADDRESS 6
1310
1305
1355

FIGURE 13

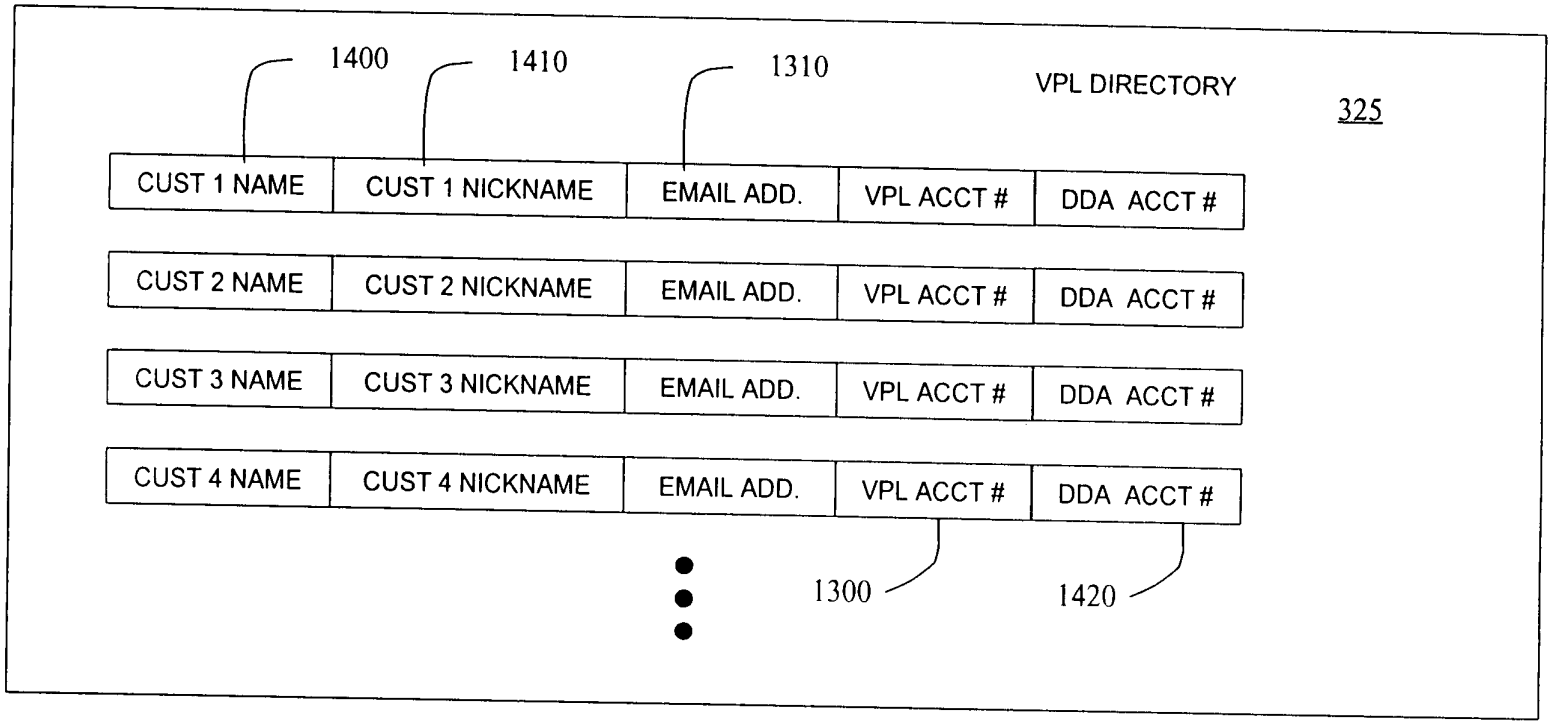

1400
1410
1310
VPL DIRECTORY
325
CUST 1 NAME
CUST 1 NICKNAME
EMAIL ADD.
VPL ACCT #
DDA ACCT #
CUST 2 NAME
CUST 2 NICKNAME
EMAIL ADD.
VPL ACCT #
DDA ACCT #
CUST 3 NAME
CUST 3 NICKNAME
EMAIL ADD.
VPL ACCT #
DDA ACCT #
CUST 4 NAME
CUST 4 NICKNAME
EMAIL ADD.
VPL ACCT #
DDA ACCT #
1300
1420

FIGURE 14

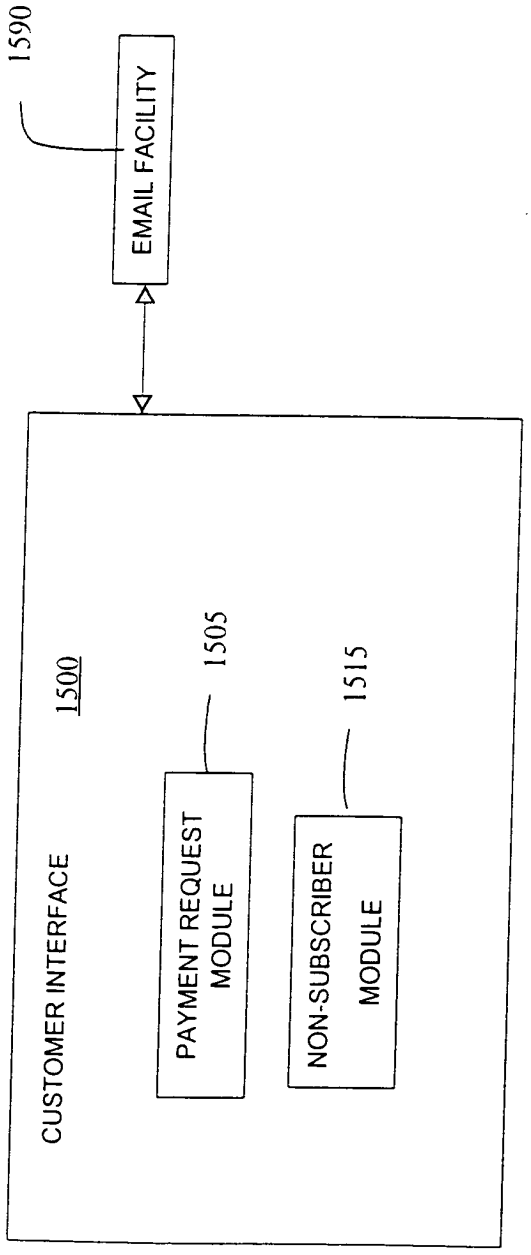

1590
EMAIL FACILITY
CUSTOMER INTERFACE
1500
PAYMENT REQUEST MODULE
1505
NON-SUBSCRIBER MODULE
1515

FIGURE 15